EXHIBIT D



ADDRESS SERVICE REQUESTED

09-19-2005

#BWNHLTH #0000 0850 9504 6059#

RON T BALOGUN

Contact Information: Tel (800) 825-8131 Fax (800) 306-4443

Hours of Operation:

M-Th 6am - 7pm;

Fri-Sat 6am - 5pm PST

Current Owner:

Midland Funding NCC-2 Corp

Original Creditor:

CHASE MANHATTAN I

Original Account No: 4305871480069903

MCM Account No:

8509504605

Current Balance:

\$9,075.34

Payment Due Date:

UPON RECEIPT

Letter Code:

04442030

Dear RON T BALOGUN,

7973 BRANCH CREEK DR

INDIANAPOLIS, IN 46268-3676

Midland Credit Management, Inc. is the SERVICER of the above-mentioned CHASE MANHATTAN 1 account. This is a demand for payment. Please include a check or money order for the Current Balance due. Once the balance has been received the credit reporting agencies will be notified that the account is paid.*

Please do not hesitate to contact me at (800) 825-8131, Ext.5349 if you have any questions.

Please understand this is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Sincerely,

Kathy Miller X5349,C081 (800) 825-8131 5349

Midland Credit Management, Inc.

*Your credit report will not be updated if the federal reporting period has expired.

Please tear off and return lower portion-with payment in envelope provided

Payment Certificate

MCM Account Number:

8509504605

Current Balance:

\$9,075.34

Amount Due:

\$9,075.34

Make Check Payable to:

Midland Credit

Management, Inc.

Payment Due Date:

UPON RECEIPT

mcm

Midland Credit Management, Inc.

Department 8870

RON T BALOGUN

7973 BRANCH CREEK DR INDIANAPOLIS, IN 46268-3676

Los Angeles, CA 90084-8870

Hankadaalalalahdadaadkoalla